



Please amend claims 1, 13 and 17 as follows:

*SUB* 1. (Amended) A method of accessing substantially real-time financial information of an account holder in a computerized system, the substantially real-time financial information describing a first account of the account holder being stored on a first record keeping system and a second account of the account holder being stored on a second record keeping system, the first record keeping system being different from the second record keeping system, comprising:  
5 (a) receiving identification of the account holder, the account holder identification being associated with the first account stored on the first record keeping system and the second account on the second record keeping system;  
10 (b) transmitting first and second requests to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification; and  
15 (c) receiving first and second responses from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification.

*E 10 20* 13. (Amended) A method of accessing substantially real-time financial information of an account holder from first and second record keeping systems in a computerized system, comprising:  
25 (a) receiving a first input from a user, the first input being associated with a first financial account of the account holder residing on the first record keeping system and a second financial account of the account holder on the second record keeping system, the first record keeping system being different from the second record keeping system;  
(b) transmitting, substantially simultaneously, a request to each of the first and second record keeping systems;

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- C2*
- (c) receiving a response from each of the first and second record keeping systems;  
and  
(d) presenting at least a portion of the response to the user.

*E*

5 17. (Amended) A computer program embodied on a computer-readable medium capable of presenting real-time financial account information of an account holder to a user, comprising:

- C3*
- 10 (a) a security module capable of authenticating the user;  
(b) a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different from the other;  
the communication module being capable of substantially simultaneously transmitting requests for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom; and  
15 (c) a presentation module capable of presenting portions of the responses simultaneously.